

UNITED STATES COURTS
SOUTHERN DISTRICT OF TEXAS
FILED

SEP 25 2008

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

MICHAEL N. MILBY, CLERK OF COURT

UNITED STATES OF AMERICA

vs.

PHYLLIS ANN TAYLOR

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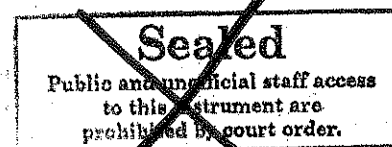
Criminal No. H-08-

UNDER SEAL

H-08-630

INDICTMENT

THE GRAND JURY CHARGES THAT:



COUNTS ONE THROUGH EIGHT
(Mail Fraud)

Unsealed
9-30-08

A. INTRODUCTION

At all times material to this indictment:

1. The Federal Emergency Management Agency ("FEMA") was an agency within the Department of Homeland Security that provided assistance to the victims of disasters. Disaster assistance is made available after the President of the United States declares that a major disaster has occurred in a specified area. To be eligible for FEMA disaster assistance based on housing needs, the damaged home in the disaster area must have been where the applicant usually lived and where the applicant was residing at the time of the disaster.

2. Hurricane Katrina ("Katrina") made landfall on the Louisiana Gulf Coast on or about August 29, 2005, and was declared a major disaster by President George W. Bush that same day.

3. Hurricane Rita ("Rita") made landfall on the Texas and Louisiana Gulf Coast on or about September 23, 2005, and was declared a major disaster by President George W. Bush on or about September 24, 2005.

4. Under FEMA's current Individuals and Households Program ("IHP"), eligible applicants displaced from their homes were potentially able to receive up to \$26,200 in housing and other disaster assistance. Those that were eligible could apply by telephone or online.

5. As part of the IHP, FEMA made available to each eligible household \$2,000 in expedited assistance ("EA"). The EA payments were intended to help Katrina and Rita evacuees with immediate food, shelter, and clothing needs. FEMA discontinued EA payments in connection with Katrina on September 26, 2005, and in connection with Rita on October 21, 2005.

6. The United States Department of the Treasury ("U.S. Treasury") provided these disaster assistance payments by either sending checks via U.S. mail to the applicant at the "Current Mailing Address" listed in their application, or, at the applicant's

request, sending the disaster assistance proceeds via electronic fund transfer ("EFT") to a bank account specified by the applicant.

B. THE SCHEME AND ARTIFICE TO DEFRAUD

7. Beginning on or about September 1, 2005, and continuing to on or about November 17, 2006, in the Houston Division of the Southern District of Texas, the defendant,

PHYLLIS ANN TAYLOR,

did knowingly execute and attempt to execute a scheme to defraud FEMA and obtain money from the U.S. Treasury, through FEMA's disaster assistance programs, by means of false and fraudulent pretenses, representations and promises by submitting false and fraudulent claims for disaster assistance in connection with Hurricanes Katrina and Rita.

C. THE MANNER AND MEANS

It was part of the scheme that:

8. After Hurricane Katrina, **TAYLOR** would and did submit a claim with FEMA for Katrina disaster assistance using her actual name and social security number and listing her actual primary residence in Marrero, Louisiana, even though Katrina did not damage her HUD-subsidized housing at that address.

9. After filing the first claim using her own name and social security number, **TAYLOR** would and did submit at least six more FEMA claims for Katrina assistance

using slight variations of her name, social security numbers belonging to others, and false primary residences in New Orleans, many of which do not even exist.

10. After Hurricane Rita, **TAYLOR** would and did file at least five FEMA claims for Hurricane Rita assistance listing slight variations of her name, social security numbers belonging to others, and false primary residences in Lake Charles, many of which do not even exist.

11. **TAYLOR** would and did assist her husband and two relatives in filing multiple false FEMA claims using Social Security numbers belonging to other individuals.

12. **TAYLOR** would and did use different social security numbers to obtain funding from hurricane housing assistance programs for three separate residences in the Houston area, which she then listed as the mailing addresses on the multiple FEMA claims she filed so that the same mailing address would not be listed in too many claims.

13. **TAYLOR** would and did open a post office box in Houston, which she used as the mailing address for some of the FEMA claims she filed and some she helped her husband and relatives file.

14. **TAYLOR** would and did deposit a \$10,391.51 check from FEMA for personal property damage, but then submit a request for FEMA to reissue the check on the false basis that she could not locate or cash the check.

D. EXECUTION OF THE SCHEME AND ARTIFICE TO DEFRAUD

15. On or about the dates set forth below, in the Houston Division of the Southern District of Texas, the defendant,

PHYLLIS ANN TAYLOR,

for the purpose of executing the aforementioned scheme to defraud, did knowingly cause the U. S. Treasury to place in the mail the following checks for delivery by the United States Postal Service to the defendant at the "Current Mailing Addresses" listed in the FEMA claims:

| Count | App. Date | Name | "Damaged" Address | "Current Mailing Address" | Treasury Check Mailed |
|-------|-----------|-----------------|---|---|---------------------------------------|
| 1 | 9/13/05 | Phylliss Taylor | xxxxx Lake Forest Blvd., Apt. xxx New Orleans, LA 70127 | xxxx Wanda Ln., Apt. xxxx Houston, TX 77074 | \$10,391.51 check on 11/22/2005 |
| 2 | 9/13/05 | Phylliss Taylor | xxxxx Lake Forest Blvd., Apt. xxx New Orleans, LA 70127 | xxxxx Dawn Mist Dr. Humble, TX 77346 | \$10,391.51 check on 11/15/2006 |
| 3 | 9/17/05 | Phyllis Taylor | xxxx Reed Blvd. New Orleans, LA 70126 | xxxx Wanda Ln., Apt. xxxx Houston, TX 77074 | \$2,000 check on or about 9/18/05 |
| 4 | 9/20/05 | Phylis Taylor | xxxx Julie St. New Orleans, LA 70126 | xxxx Wanda Ln., Apt. xxxx Houston, TX 77074 | \$2,000 check on or about 9/21/05 |
| 5 | 10/4/05 | Phyllis Taylor | xxxx Julie St. New Orleans, LA 70126 | xxxx Wanda Ln., Apt. xxxx Houston, TX 77074 | \$2,358 check on 10/15/2005 |

| | | | | | |
|---|----------|-------------------|---|--|--|
| 6 | 10/15/05 | Phyllis Taylor | xxxx Lakeview Dr. Lake Charles, LA 70605 | P.O. Box xxxxx Houston, TX 77274 | \$2,000 check on or about 10/18/05 |
| 7 | 10/18/05 | Phyllis Taylor | xxxx Lakeview Dr. Lake Charles, LA 70605 | xxxx Wanda Ln., Apt. xxxx Houston, TX 77074 | \$2,000 check on or about 10/20/05 |
| 8 | 1/23/06 | Phyllis A. Taylor | xxxxx Lake Forest Blvd., Apt. xxx New Orleans, LA 70127 | xxxx Timber Creek Place Dr. Apt. xxxx Houston, TX 77084 | \$2,358 check on 2/1/06 |

In violation of Title 18, United States Code, Section 1341.

COUNTS NINE THROUGH FIFTEEN
(Aggravated Identity Theft)

On or about the dates set forth below, in the Houston Division of the
Southern District of Texas, the defendant,

PHYLLIS ANN TAYLOR,

knowingly and without legal authority used a means of identification of another, that is,
the social security numbers assigned to the individuals listed below, during and in
relation to the violations of 18 U.S.C. § 1341 listed above in this indictment.

| Count | App. Date | Soc. Sec. # Used in App. | Initials of True Assignee of Soc. Sec. # | Corresponding Mail Fraud Count in Indictment |
|-------|--------------|-----------------------------|---|--|
| 9 | 9/13/05 | xxx-xx-9322 | G.S. | COUNT 1 |
| 10 | 9/17/05 | xxx-xx-7135 | T.W. | COUNT 3 |
| 11 | 9/20/05 | xxx-xx-1399 | R.M. | COUNT 4 |
| 12 | 10/4/05 | xxx-xx-0206 | L.J. | COUNT 5 |
| 13 | 10/15/05 | xxx-xx-1520 | M.M. | COUNT 6 |
| 14 | 10/18/05 | xxx-xx-9980 | E.C. | COUNT 7 |
| 15 | 1/23/06 | xxx-xx-1839 | T.H. | COUNT 8 |

In violation of Title 18, United States Code, Section 1028A.

COUNT SIXTEEN
(Disaster-Assistance Fraud)

On or about September 13, 2008, in the Houston Division of the Southern District
of Texas, the defendant,

PHYLISS ANN TAYLOR,

made a materially false statement in her application with FEMA for Hurricane Ike
disaster assistance in that she falsely stated that her primary residence was xxxx Pruitt
Dr., Galveston, Texas, 77554 when Ike made landfall.

In violation of Title 18, United States Code, Sections 1040(a)(2), (b)(3).

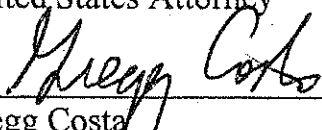
A TRUE BILL:

ORIGINAL SIGNATURE ON FILE

FOREMAN OF THE GRAND JURY

DONALD J. DeGABRIELLE, JR.
United States Attorney

BY:



Gregg Costa
Assistant United States Attorney